

# FACT SHEET: 365 Days of Health Care Sabotage

***“From day one, Republicans in Washington, D.C. have had a maniacal obsession to try to decimate the Affordable Care Act. It’s horrific that government officials are taking steps to erect barriers to prevent people from getting coverage.”*** – U.S. Senator Bob Casey (D-PA)

President Trump demanded Congressional Republicans “deliver a full repeal” of the Affordable Care Act (ACA) to him to sign into law on his first day in office. Due to the overwhelming support of the law—the voices of parents, children, friends and neighbors across the country—Republicans failed in this effort. However, instead of heeding the calls of governors, medical providers, patient groups, business leaders, health insurers, and the public to work together to improve health care, Republicans in Washington, D.C. have spent the past year sabotaging affordable, comprehensive coverage for individuals and families.

A clear majority of people support the ACA and want it to succeed. The American public deserves to know the actions that Washington Republicans have taken that will require patients and families to pay more for less coverage. Worse yet, as evidenced by a recently unveiled secret document presented by Administration Officials to Congressional Republicans, it is clear that the Republicans in Washington have been in cahoots to roll back protections, increase costs, and reduce access to health care, which are detailed in three reports.

[The Not So Quiet Sabotage of Your Health Care](#) (May 2017)  
[The Not So Quiet Blatant Sabotage of Your Health Care](#) (October 2017)  
[The Secret Sabotage of Your Health Care](#) (January 2018)

The *low-lights* from these reports include:

## UNDERCUTTING OUTREACH & ENROLLMENT EFFORTS

On January 26, 2017, the Trump Administration ended marketing activities for the final week of health insurance enrollment for 2017, a critical period for reaching younger, healthier enrollees and a period of time during previous Open Enrollment seasons in which enrollment spiked. Ending these activities could have reduced 2017 enrollment by nearly half a million people.

Then, individuals and families learned that they would only have 45 days to shop for and enroll in health insurance coverage through the Marketplace for 2018, half the amount of time afforded to individuals and families last year. Compounding the issue, funding for outreach and enrollment shrunk to \$10 million – a 90 percent reduction – even though evidence shows that consumer outreach and education is critical to a healthy marketplace.

With the termination of contracts for in-person assisters and elimination of more than 1,000 jobs at two calls centers who guided applications through the health insurance enrollment process, individuals and families lost key help with enrolling in affordable coverage.

Despite the actions of Republicans in Washington, at least 8.7 million people have signed up for 2018 Marketplace coverage—evidence of a high demand for affordable and quality health insurance offered by the ACA and an indication that enrollment would have likely been much higher had the law been implemented as intended.

## **ALLOWING JUNK POLICIES TO BE SOLD TO CONSUMERS**

This year, insurance companies are allowed to sell policies on the Marketplace that fail to include key consumer protections. For example, short-term plans, designed to fill gaps in coverage qualify as a primary form of insurance. These plans may deny individuals coverage due to a pre-existing condition and are not required to cover the ACA's essential health benefits, including maternity care, prescription drugs, and mental health care, or comply with limits on cost sharing. Similarly, association health plans can qualify as coverage without meeting these key consumer protection requirements either. This has been tried before, and the result was bare-bones coverage, insolvency, and fraud.

## **MAKING IT HARDER TO SECURE & MAINTAIN COVERAGE**

Republicans in Washington knowingly took steps to erect barriers to enrolling in and maintaining coverage. Prior to June, individuals who may have experienced a life-changing event, like marriage, graduation, or the birth of a child could enroll in health insurance coverage through HealthCare.gov outside of the yearly Open Enrollment period. Now, as individuals are undergoing a complicated, life-changing event, they must provide documentation in order to be eligible to enroll in coverage during a special enrollment period. Experts predict this move will result in fewer people signing up for coverage when they would otherwise qualify, with young, healthy people choosing to wait for the Open Enrollment period, thereby decreasing the number of healthy Americans in the Marketplace and pushing premiums higher.

In March, high-ranking officials from the Department of Health and Human Services (HHS) told Congressional Republicans in a closed door meeting that it would allow states to adopt so called “skinny exchanges.” There’s nothing “skinny” about it. This new concept would introduce middlemen and bureaucracy into the private insurance market. Today, Americans can count on a one-stop-shop that includes a centralized website, unbiased counseling support as well as complete information about what insurance options are available and where to find help affording coverage.

## **CELEBRATING COVERAGE LOSS & INCREASED PREMIUMS**

On a variety of different occasions, Republicans tried to sabotage affordable health care through health care legislation. Ignoring public outcry, Republicans in the U.S. House of Representatives jammed through legislation that would jack up premiums, reduce coverage

and decimate Medicaid. Cooler heads prevailed in the Senate, but Republicans in Washington refused to let go of their maniacal obsession with repealing the ACA.

Instead of passing a health care bill to repeal the law, Republicans in Washington used the cover of a tax bill to undermine the law. The Republican tax bill, which was crafted behind closed doors and without the amount of debate deserving of a bill of its nature repealed a key provision of the ACA. This repeal will result in 13 million fewer individuals obtaining health coverage and annual premium increases of 10 percent. As individuals and families chided Republicans in Congress for taking this action, they joined President Trump at the White House in celebration.

## **HEALTH CARE IN YEAR-TWO**

Rather than listening to the American people and reversing course on its efforts to undermine the health care of millions of families, President Trump and Congressional Republicans appear steadfast in their commitment to sabotage the ACA. Statements and actions have clearly establish a goal of continuing to undermine the ACA and destabilize the health insurance market. In the second-year of his Presidency, the Trump Administration and Republicans in Congress need to be transparent and accountable to the American people regarding how its decisions are affecting the health and well-being of them and their family.